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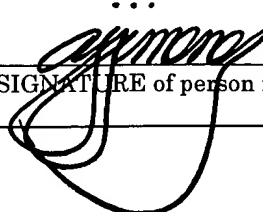
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I hereby certify that I have caused the documents indicated below to be deposited with the United States Postal Service "Express Mail Post Office to Addressee" under 37 CFR § 1.10 on the date indicated above and are addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231 and mailed on the above Date of Mailing with the above "Express Mail" mailing label number

A.J. Jiménez

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Assistant Commissioner for Patents
Washington, D.C. 20231

Attorney Docket Number:
10121:16

Re: Utility Application – Small Entity – based on Provisional
Application Serial No. 60/139,148
Applicant(s): Darius et al.
Filing Date: June 14, 1999 based on Provisional Application Serial
No. 60/139,148
Title: **MORTGAGE INFORMATION EXCHANGE
PLATFORM**

Dear Sir:

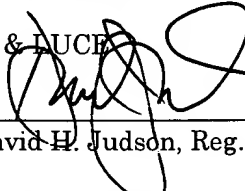
Transmitted herewith for filing are the following:

- ☒ Check in the amount of \$345.00
- ☒ Specification
- ☒ Drawings
- ☒ Copy of Declaration from Provisional Application Serial No. 60/139,148
- ☒ Copy of Verified Statement (Small Entity) from Provisional Application Serial No. 60/139,148
- ☒ A self-addressed, stamped post card to be returned to sender.

Respectfully submitted,

HUGHES & JUDGE

By:


David H. Judson, Reg. No. 30,467

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jc856 U.S. PTO
09/593786

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Atty. Dkt. No. 10121:

For: **MORTGAGE INFORMATION EXCHANGE PLATFORM**

Applicant: **Ivan Henri Roberts Darius et al.**

**VERIFIED STATEMENT (DECLARATION) CLAIMING
SMALL ENTITY STATUS (37 C.F.R. 1.9(f) and 1.27(b) INDEPENDENT INVENTOR**

As a below named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 C.F.R. 1.9(c) for purposes of paying reduced fees under Section 41(a) and (b) of Title 35, United States Code, to the U.S. Patent and Trademark Office with regard to the invention entitled "**MORTGAGE INFORMATION EXCHANGE PLATFORM**" described in the specification filed herewith. I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 C.F.R. 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 C.F.R. 1.9(d) or a nonprofit organization under 37 C.F.R. 1.9(e).

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey or license any rights in the invention is listed below:

None

I acknowledge the duty to file in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small business entity is no longer appropriate. (37 C.F.R. 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, and any patent issuing thereon or any patent to which this Verified Statement is directed.

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